

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Ilena Hernandez
Octavio Palos
Debtor(s)

Case No. 15-05281

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/17/2015.
- 2) The plan was confirmed on 07/17/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/01/2016.
- 5) The case was dismissed on 06/03/2016.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$67,950.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,625.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$7,625.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$338.62
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,538.62**

Attorney fees paid and disclosed by debtor: \$620.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BACK BOWL I LLC	Unsecured	1,625.00	1,621.13	1,621.13	0.00	0.00
BACK BOWL I LLC	Unsecured	2,723.00	2,791.74	2,791.74	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	9,613.03	9,613.03	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	11,500.00	11,388.07	11,388.07	0.00	0.00
FIFTH THIRD BANK	Secured	6,195.00	6,195.00	6,195.00	1,156.52	160.95
FIFTH THIRD BANK	Unsecured	NA	12.06	12.06	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	41,023.12	4,768.91	4,768.91	4,768.91	0.00
NATIONSTAR MORTGAGE LLC	Secured	0.00	0.00	0.00	0.00	0.00
OAK HARBOR CAPITAL II LLC	Unsecured	7,880.00	7,986.34	7,986.34	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,456.00	2,429.29	2,429.29	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	8,910.00	8,947.42	8,947.42	0.00	0.00
REAL TIME RESOLUTIONS	Unsecured	48,934.00	48,934.31	48,934.31	0.00	0.00
ILLINOIS COLLECTION SE	Unsecured	85.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	170.00	NA	NA	0.00	0.00
SEARS/CBNA	Unsecured	464.00	NA	NA	0.00	0.00
THB/CBNA	Unsecured	3,668.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	3.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,768.91	\$4,768.91	\$0.00
Debt Secured by Vehicle	\$6,195.00	\$1,156.52	\$160.95
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$10,963.91	\$5,925.43	\$160.95
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$93,723.39	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$1,538.62</u>	
Disbursements to Creditors	<u>\$6,086.38</u>	
TOTAL DISBURSEMENTS :		<u>\$7,625.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/03/2016

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.